

Information to identify the case:

Debtor 1	<u>Michael Paul Hill</u>	Social Security number or ITIN	xxx-xx-2309
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather Lynn Hill</u>	Social Security number or ITIN	xxx-xx-4758
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10959-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Paul Hill

Heather Lynn Hill

1/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Paul Hill
Heather Lynn Hill
Debtors

Case No. 17-10959-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 11, 2023

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Paul Hill, Heather Lynn Hill, 20 Johnson Street, Union City, PA 16438-1466
14691354	+ Anesthesia Consultants of Erie, 232 West 25th Street, Erie, PA 16544-0002
14691355	+ Ariosa Diagnostics Inc, Dept. Ch 16829, Palatine, IL 60055-0001
14691356	+ Associated Clinical Laboratories, PO Box 740631, Cincinnati, OH 45274-0631
14691360	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
14691363	+ Community Medicine, Inc., 200 Lothrop Street, Suite 9055, Forbes Tower, Pittsburgh, PA 15213-2536
14691366	+ Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14691369	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
15225663	+ Erie Federal Credit Union, 3503 Peach St, Erie PA 16508-2741
14691378	+ Medicor Associates Inc, 3330 Peach Street, Room 203, Erie, PA 16508-2772
14691380	+ North American Partners in Anesthesia, PO Box 275, Glen Head, NY 11545-0275
14691381	+ Ob/Gyn Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423
14691384	+ Pathology Associates of Erie, 5700 Southwyck Boulevard, Toledo, OH 43614-1509
14691386	+ Receiabl's Outsourcing LLC, PO Box 62850, Baltimore, MD 21264-2850
14691393	+ Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14691396	+ Upper Body Rehabilitation Center, 300 State Street, Suite 206, Erie, PA 16507-1429

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 12 2023 05:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 12 2023 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 12 2023 05:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 12 2023 00:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: BASSASSOC.COM	Jan 12 2023 05:09:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 12 2023 00:12:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14691353	Email/Text: ebnbankruptcy@ahm.honda.com		

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		Jan 12 2023 00:12:00	American Honda Finance, Po Box 168088, Irving, TX 75016
14691352	+ Email/Text: bncnotifications@pheaa.org	Jan 12 2023 00:11:00	Aes / Pnc Bank, Po Box 61047, Harrisburg, PA 17106-1047
14691357	+ EDI: CAPITALONE.COM	Jan 12 2023 05:09:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14691358	+ EDI: CAPITALONE.COM	Jan 12 2023 05:09:00	Capital One / Nautilus, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14736800	Email/PDF: bncnotices@becket-lee.com	Jan 12 2023 00:17:41	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14691359	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2023 00:17:47	Cardworks / CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14760917	+ EDI: BASSASSOC.COM	Jan 12 2023 05:09:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
14691361	+ EDI: CITICORP.COM	Jan 12 2023 05:09:00	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14691362	+ EDI: WFNNB.COM	Jan 12 2023 05:09:00	Comenity Bank / Kings Sizes, Po Box 182125, Columbus, OH 43218-2125
15005681	+ Email/Text: ebnnotifications@creditacceptance.com	Jan 12 2023 00:11:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14691364	+ EDI: CCS.COM	Jan 12 2023 05:09:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14691365	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 12 2023 00:17:40	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14691367	Email/PDF: DellBKNotifications@resurgent.com	Jan 12 2023 00:17:40	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
14699042	EDI: DISCOVER.COM	Jan 12 2023 05:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14691368	+ EDI: DISCOVER.COM	Jan 12 2023 05:09:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14881743	Email/Text: ECMCBKNotices@ecmc.org	Jan 12 2023 00:12:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14691371	Email/Text: rj@ffcc.com	Jan 12 2023 00:11:00	First Federal Credit & Collections, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122
14691372	Email/Text: BNSFS@capitalsvcs.com	Jan 12 2023 00:11:00	First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117
14691370	+ EDI: BLUESTEM	Jan 12 2023 05:09:00	Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
14691373	+ EDI: LCIISYSTEM	Jan 12 2023 05:09:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14691374	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 12 2023 00:11:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14764775	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 00:17:52	LVNV Funding, LLC its successors and assigns as, assignee of Murray Hill Grantor Trust, 2016-LC1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14762169	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 00:17:52	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14691375	+ Email/Text: bk@lendingclub.com	Jan 12 2023 00:12:00	Lending Club Corporation, 71 Stevenson Street,

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			Suite 300, San Francisco, CA 94105-2985
14691376	Email/Text: camanagement@mtb.com	Jan 12 2023 00:12:00	M & T Bank, Po Box 844, Buffalo, NY 14240
14714794	Email/Text: camanagement@mtb.com	Jan 12 2023 00:12:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14762307	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2023 00:17:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14691377	+ Email/Text: mwetherbee@mmchs.org	Jan 12 2023 00:12:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
14691379	+ Email/Text: electronicbkydocs@nelnet.net	Jan 12 2023 00:12:00	Nelnet, Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
14712820	+ Email/Text: bncnotifications@pheaa.org	Jan 12 2023 00:11:00	Nelnet on behalf of PHEAA, PA Higher Education Assistance Agency, PO Box 8147, Harrisburg, PA. 17105, 8 17105-8147
14706691	EDI: AGFINANCE.COM	Jan 12 2023 05:09:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14691383	+ EDI: AGFINANCE.COM	Jan 12 2023 05:09:00	Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14691382	+ EDI: AGFINANCE.COM	Jan 12 2023 05:09:00	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
14713214	+ Email/Text: bncnotifications@pheaa.org	Jan 12 2023 00:11:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14744828	EDI: PRA.COM	Jan 12 2023 05:09:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14692183	+ EDI: RECOVERYCORP.COM	Jan 12 2023 05:09:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14768445	EDI: Q3G.COM	Jan 12 2023 05:09:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14765324	EDI: Q3G.COM	Jan 12 2023 05:09:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14691385	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jan 12 2023 00:12:00	Quest Diagnostic, 3 Giralda Farms, Madison, NJ 07940-1027
14691387	+ EDI: RMSC.COM	Jan 12 2023 05:09:00	Syncb, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14691388	+ EDI: RMSC.COM	Jan 12 2023 05:09:00	Syncb / HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14691389	+ EDI: RMSC.COM	Jan 12 2023 05:09:00	Syncb / Specialized, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14691390	+ EDI: RMSC.COM	Jan 12 2023 05:09:00	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14691391	+ EDI: RMSC.COM	Jan 12 2023 05:09:00	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14691392	+ Email/Text: DL-ICOMSBankruptcy@charter.com	Jan 12 2023 00:12:00	Time Warner Cable, 60 Columbus Circle, New York, NY 10023-5860
14691394	+ Email/Text: BankruptcyNotice@upmc.edu	Jan 12 2023 00:12:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
14691395	^ MEBN	Jan 12 2023 00:07:25	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14762990	^ MEBN	Jan 12 2023 00:07:36	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

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14763205	^ MEBN	Jan 12 2023 00:07:29	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14738421	EDI: AIS.COM	Jan 12 2023 05:09:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14691397	+ EDI: VERIZONCOMB.COM	Jan 12 2023 05:09:00	Verizon, Bankruptcy Administration, 500 Tecnolgy Drive, Suite 500, Weldon Springs, MO 63304-2225
14726500	EDI: WFFC2	Jan 12 2023 05:09:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14691398	EDI: WFFC.COM	Jan 12 2023 05:09:00	Wells Fargo Financial National Bank, PO Box 5943, Sioux Falls, SD 57117-5943
15198110	+ Email/Text: bankruptcynotice@westlakefinancial.com	Jan 12 2023 00:12:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angele, CA 90010-3847

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
cr	*+	Erie Federal Credit Union, 3503 Peach Street, Erie, PA 16508-2741
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14762511	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
14885599	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408

TOTAL: 1 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Michael Paul Hill dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Heather Lynn Hill dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

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Michael S. Jan Janin

on behalf of Creditor Erie Federal Credit Union mjanjanin@quinnfirm.com
slowe@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com

Nicholas R. Pagliari

on behalf of Creditor Erie Community Credit Union npagliari@mijb.com sburick@mijb.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7